



***Substitute Senate Bill No. 279***

***Public Act No. 08-74***

***AN ACT CONCERNING AUTOMOBILE INSURANCE DISCOUNTS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. Section 38a-683 of the 2008 supplement to the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2008*):

(a) The premium charges for a private passenger nonfleet automobile under an automobile liability or physical damage insurance policy for any principal operator who has attained the age of sixty years and has submitted proof of successful completion of an accident prevention course approved by the Commissioner of Motor Vehicles shall be appropriately modified to reflect such operator's reduced exposure to loss. Such course shall be completed within one year prior to the initial application of the discount or, for subsequent applications of the discount, within one year of the expiration of the current discount period. If proof of successful completion of such course is submitted during the term of a policy, any premium modification shall become effective upon the next renewal. A minimum discount of five per cent shall be applicable to premium charges for such automobile for policies effective on and after July 1, 1983. The discount shall apply to the premium charges for the automobile for at least twenty-four months. This section shall not

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apply to any group automobile insurance policy issued pursuant to section 38a-803 under which premiums are broadly averaged for the group rather than determined individually.

(b) The Commissioner of Motor Vehicles shall adopt regulations, in accordance with the provisions of chapter 54, concerning the content and other requirements of the accident prevention course referred to in subsection (a) of this section, including, but not limited to, the number of hours of classroom instruction, approval of schools and instructors offering the course, [and] certificate issuance upon successful completion, and approval of such courses to be taken on the Internet.

(c) The commissioner shall adopt regulations, in accordance with chapter 54, pertaining to the requirements of such Internet courses established in subsection (b) of this section. Such regulations shall include, but not be limited to, methods to ensure verification of (1) the course enrollee's identity at the time of registration and throughout the duration of such approved Internet course, (2) the participation of such enrollee throughout the duration of such course, (3) the completion of such course by such enrollee within any time requirements imposed by such course or the commissioner, and (4) the successful completion of such course by such enrollee.

Approved May 27, 2008